



**IN THE UNITED STATES PATENT AND TRADEMARK
OFFICE**

APPLICANTS: John Nafeh and Kenton K. Yee
SERIAL NO.: 09/923,035
FILING DATE: August 6, 2001
TITLE: Methods and Apparatus for Formulation, Initial Public or Private
Offering, and Secondary Market Trading of Risk Management
Contracts
EXAMINER: Harbeck, Timothy M.
ART UNIT: 3628
CONF. NO.: 8692
ATTY.DKT.NO.: PA3817US

CERTIFICATE OF MAILING

I hereby certify that this paper is being deposited with the United States Postal Service as First Class mail in an envelope addressed to:
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Date: 7-11-2006

K. Brian Bathurst
K. Brian Bathurst

MAIL STOP AMENDMENT
COMMISSIONER FOR PATENTS
P.O. BOX 1450
ALEXANDRIA, VA 22313-1450

RESPONSE TO OFFICE ACTION

Sir:

In response to the Office Action mailed on January 13, 2006 ("Office Action"),
the following remarks are provided and a petition and fee for a three-month extension of
time is submitted herewith.